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EIGHTH ANNUAL REPORT

of the

SOUTH CAROLINA

SECOND INJURY FUND

to the

GENERAL ASSEMBLY

July 1, 1981 through June 30, 1982

**Printed Under the Direction of the
State Budget and Control Board**

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LETTER OF TRANSMITTAL

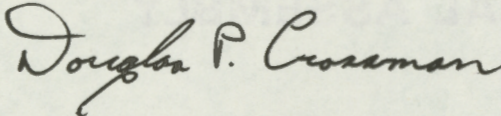
Columbia, S.C. July 1, 1981

TO: His Excellency, the Governor of South Carolina, The Honorable Members of the Senate and House Representatives, Columbia, South Carolina.

Gentlemen:

I am pleased to report herein the activities of the South Carolina Second Injury Fund for the fiscal year 1981-82.

Respectfully submitted,

A handwritten signature in cursive script that reads "Douglas P. Crossman". The signature is written in dark ink and is positioned above the printed name of the signatory.

Douglas P. Crossman, Director

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Douglas P. Crossman

Director

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The financial operations consist primarily of assessing all carrier-insurance companies, self-insuring employers and

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HISTORICAL DEVELOPMENTS

Second Injury Funds, also commonly referred to as Subsequent Injury Fund Funds or Special Disability Funds, are set up within the administrative framework of the Workmen's Compensation system to insure that an employer who hires a handicapped worker will not, in the event such worker suffers a subsequent injury on the job, be held liable for a greater disability than actually occurred while the worker was in his employment. Under such a system the employer pays only the benefits that are due for the second injury. This creates additional employment opportunities for disabled workers by removing an employer's fear of increased Workmen's Compensation costs. The system of apportionment varies from state to state, and a discussion of how the employer in South Carolina is reimbursed or how his liability is limited when the handicapped worker sustains a subsequent injury is found in a later section.

The Workmen's Compensation's Law in South Carolina has contained provision for Second Injury Fund benefits to insure employees since the Law was enacted in 1936. Inadequate funding and narrow scope of the Law prevented effective utilization of the Fund by employers and employees. In 1972 the Act was amended creating a broad-coverage Second Injury Fund and again amended in 1974 establishing the Fund as a separate state agency.

ADMINISTRATION

The organization consists of the Director, a Claims Manager, a Business Manager, three Claims Field Representatives, a Staff Assistant, and a Secretary. All staff members are initially responsible to the Director, and their major areas of activity are claims, finance and employer-insurance carrier education.

The claims handling consists of receiving and processing claims against the Fund. This includes investigation, evaluation, and developing a course of action as well as reaching a disposition in each case. All fatal cases reported to the South Carolina Industrial Commission are reviewed by the staff; and in the absence of dependents or next-of-kin in fatal Workmen's Compensation cases, the Second Injury Fund is beneficiary of the commuted death benefits normally paid to the dependents or next-of-kin.

The financial operation consists primarily of assessing all carrier-insurance companies, self-insured employers and

self-insured funds. This is accomplished by using the formula found in Section 42-7-310 Code of Laws of South Carolina. From a very fundamental standpoint this operation is responsible for maintaining the solvency of the Fund.

The education functions are accomplished by:

1. The Director of the Fund at various Industrial Commission, employer and insurance carrier conferences by presenting films about the Fund and then conducting question and answer sessions.
2. The Claims Field Representatives, while in the field attending hearings and conducting investigations, explaining to both employers and carriers the extent of coverage by the Fund.

STATUTORY AUTHORITY FOR THE AGENCY

Section 42-7-310 of the South Carolina Workmen's Compensation Law creates the Fund and establishes the agency to administer the Fund in accordance with the provision of Section 42-9-400 and 42-9-410.

The following outline lists the basic requirements for reimbursement:

1. The employee must have a prior permanent physical impairment of such seriousness as to constitute a hindrance or obstacle to obtaining employment or reemployment.
- 2.(a) The employer must prove that he had knowledge of the permanent physical impairment at the time the employee was hired or retained, and proof must be filed with the Industrial Commission and the Second Injury Fund when a claim is made for reimbursement; or
 - (b) The employer may qualify for reimbursement if he can show proof that he did not have a prior knowledge of the employee's pre-existing physical impairment, because the existence of such condition was concealed by the employee or was unknown to the employee.
3. The employee must sustain a subsequent occupational injury:
 - (a) Which results in the employer's liability for disability that is substantially greater than that which would have resulted from

the new injury alone because of a combination with or aggravation of the prior impairment;

- (b) Which most probably would not have occurred "but for" the presence of the prior impairment; or
- (c) Which results in the death of the employee, and the death would not have occurred except for the pre-existing impairment.

The Second Injury Fund principle requires that costs of the benefits payable be allocated between the employer and insurer on one hand, and the Second Injury Fund, on the other. It is most common for the employer or his insurer to pay the disability caused by the second injury and the Second Injury Fund to make up the difference between the employer's liability and whatever is payable as a whole. In revising the Second Injury Fund in South Carolina, the Legislature attempted to establish a system of reimbursement that would eliminate a controversy over proportionate sharing in particular cases and expedite the other determinations that need to be made in order that the employee or his beneficiaries receive payments. For this reason, the 78 week rule was established requiring the employer to pay the first 78 weeks of disability. Thereafter, this same employer is eligible to receive reimbursement from the Second Injury Fund for all remaining benefits.

Before the Fund can reimburse an employer, a handicapped worker must suffer a subsequent injury. This injury must combine with or aggravate the prior impairment, thus causing liability greater than that which would have occurred from the subsequent injury alone. This is the basic concept of Second Injury Fund legislation; and without this increase in liability, the employer has not been placed at a disadvantage. Therefore, he would not be eligible for reimbursement.

Amendments to the South Carolina Second Injury Fund law passed during the 1982 session of the Legislature are as follows:

I. An Act to Amend Section 42-7-310, As Amended, Code Of Laws Of South Carolina, 1976, Relating to the Funding Of The Second Injury Fund, So As To Provide For Payments Of Death Benefits To The Fund Where There Is No Person Entitled To Receive Such Benefits.

FUNDING OF SECOND INJURY FUND

Section 1. Subsection (d) of Section 42-7-310 of the 1976 Code, as

last amended by Act 24 of 1977, is further amended to read:

“(d) The funding of the Second Injury Fund on a continuing basis shall be by: (1) deposits to the account of the fund by the State Treasurer of those monies authorized to be paid to the Industrial Commission under Section 42-9-140 and (2) equitable assessments upon each carrier which, as used in this section, shall include all insurance carriers, self-insurers and the State Workmen’s Compensation Fund. Each carrier shall, under regulations prescribed by the Industrial Commission, make payments to the fund in an amount equal to that proportion of one hundred seventy-five percent of the total disbursement made from the fund during the preceding fiscal year less the amount of net assets in the fund as of June thirtieth of the preceding fiscal year which the total benefits paid by such carrier bore to the total benefits paid by all carriers during the preceding calendar year. An employer who has ceased to be a self-insurer shall continue to be liable for any assessments into the fund on account of any benefits paid by him during such calendar year.”

TIME EFFECTIVE

This act shall take effect July 1, 1982.

II. An Act to Amend Section 42-9-410, Code Of Laws Of South Carolina, 1976, Relating To Reimbursement From The Second Injury Fund, So As To Shift The Responsibility For Establishing Prior Knowledge Of A Preexisting Physical Impairment From The Employee To The Employer; And To Amend Section 42-9-400, As Amended, Relating To The Same Subject, So As To Delete The Requirement That Written Records Must Be Filed With The Industrial Commission And The Second Injury Fund, When A Claim Is Made For Reimbursement, In Order To Establish That The Employer Had Knowledge Of The Permanent Physical Impairment At The Time The Employee Was Hired Or At The Time The Employee Was Retained In Employment After The Employer Acquired Such Knowledge.

ADDITIONAL BENEFITS FROM SECOND INJURY FUND

Section 1. Subsection (d) of Section 42-9-410 of the 1976 Code is amended to read:

“(d) In order to receive additional benefits from the Second Injury Fund as permitted by Sections 42-9-150 and 42-9-170, the employer

shall establish that he had notice of the employee's pre-existing permanent physical impairment prior to the time of the subsequent injury by accident, unless the employer can establish that the employee had no knowledge of such pre-existing impairment."

Section 1A. Section 42-9-400 (c) is amended to read:

"(c) In order to qualify under this section for reimbursement from the Second Injury Fund, the employer must establish when claim is made for reimbursement thereunder, that the employer had knowledge of the permanent physical impairment at the time that the employee was hired, or at the time the employee was retained in employment after the employer acquired such knowledge. *Provided, however,* the employer may qualify for reimbursement hereunder upon proof that he did not have prior knowledge of the employee's pre-existing physical impairment because the existence of such condition was concealed by the employee or was unknown to the employee."

TIME EFFECTIVE

This act took effect upon the Governor's approval on April 13, 1982.

III. An Act To Amend 42-9-400, As Amended, Code Of Laws Of South Carolina, 1976, Relating To The Reimbursement Of Employers And Insurance Carriers Under The Worker's Compensation Second Injury Fund, So As To Add Pulmonary Disease, Cancer And Sickle-Cell Anemia To Specific Disabilities In The Definition Of "Permanent Physical Impairments" And Provide That The Amendment Shall Not Be Retroactive.

DEFINITION

Section 1. Subsection (d) of Section 42-9-400 of the 1976 Code is amended to read:

" (d) As used in this section, 'permanent physical impairment' means any permanent condition, whether congenital or due to injury or disease, of such seriousness as to constitute a hindrance or obstacle to obtaining employment or to obtaining reemployment if the employee should become unemployed.

When an employer establishes his prior knowledge of the permanent impairment, then there shall be a presumption that the condition is permanent and that a hindrance or obstacle to employ-

ment or reemployment exists when the condition is one of the following impairments:

- (1) Epilepsy
- (2) Diabetes
- (3) Cardiac disease
- (4) Arthritis
- (5) Amputated foot, leg, arm or hand
- (6) Loss of sight of one or both eyes or partial loss of uncorrected vision of more than seventy-five percent bilateral
- (7) Residual disability from poliomyelitis
- (8) Cerebral palsy
- (9) Multiple sclerosis
- (10) Parkinson's disease
- (11) Cerebral vascular accident
- (12) Tuberculosis
- (13) Silicosis
- (14) Psychoneurotic disability following treatment in a recognized medical or mental institution
- (15) Hemophilia
- (16) Chronic osteomyelitis
- (17) Ankylosis of joints
- (18) Hyperinsulinism
- (19) Muscular dystrophy
- (20) Arteriosclerosis
- (21) Thrombophlebitis
- (22) Varicose Veins
- (23) Heavy metal poisoning
- (24) Ionizing radiation injury
- (25) Compressed air sequelae
- (26) Ruptured intervertebral disc
- (27) Hodgkins disease
- (28) Brain damage
- (29) Deafness
- (30) Cancer
- (31) Sickle-cell anemia
- (32) Pulmonary disease
- (33) Mental retardation provided the employee's intelligence quo-

tient is such that he falls within the lowest percentile of the general population. However, it shall not be necessary for the employer to know the employee's actual intelligence quotient or actual relative ranking in relation to the intelligence quotient of the general population.

(34) Any other pre-existing disease, condition or impairment which is permanent in nature and which:

(a) Would qualify for payment of weekly disability benefits of seventy-eight weeks or more under Section 42-9-30 exclusive of benefits payable for disfigurement or

(b) Would support a rating of seventy-eight or more weeks of weekly disability benefits when evaluated according to the standards applied to Workers' Compensation claims in South Carolina, or combines with a subsequent injury to cause a permanent impairment rated at seventy-eight weeks or more under Section 42-9-30."

AMENDMENT TO BE CONSTRUED AS RETROACTIVE

Section 2. The amendment to Section 42-9-400 of the 1976 Code as contained in Section 1 of this act shall not be construed to be retroactive and shall not apply to Worker's Compensation claims filed prior to the effective date of this act.

TIME EFFECTIVE

This act took effect upon the Governor's approval on June 8, 1982.

FINANCIAL STATEMENT**FISCAL 1981-82**

Balance from previous year	\$1,021,167.87
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Receipts

Investments	\$321,677.45
No Next-of-Kin Benefits	154,751.13
Assessments	3,128,940.00
Miscellaneous	1,500.00

Total	3,606,868.58
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Disbursements

Claims paid by the Fund	\$3,776,838.54
Administrative Costs	224,417.03

Total	4,001,255.57
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Balance in Fund @ 30 June 82	\$626,780.88
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ASSESSMENTS

Section 42-7-310 subsection (d) of the Workmen's Compensation Laws of South Carolina states that:

The Funding of the Second Injury Fund on a continuing basis shall be by equitable assessments upon each carrier (which, by definition herein, shall include all insurance carriers, self-insurers and the State Workmen's Compensation Fund) in a manner as follows:

Each carrier shall, under regulations prescribed by the Industrial Commission, make payments to the Fund in an amount equal to that proportion of one hundred seventy-five percent of the total disbursement made from the Fund during the preceding fiscal year less the amount of the net assets in the Fund as of June thirtieth of the same fiscal year, which the *total benefits* paid by such carrier bore to the *total benefits* paid by all carriers during the calendar year which ended within the preceding fiscal year. An employer who has ceased to be a self-insurer shall continue to be liable for any assessments into the Fund on account of any benefits paid by him during such calendar year.

These assessments were sent to each carrier in August 1982 and payments subsequently received at the Second Injury Fund.

175% of the disbursement is	\$7,002,196.00
Less remaining net assets @ 30 June 82	626,781.00
Equals Second Injury Fund Assessment for 1981-82	\$6,375,415.00

This assessment (\$6,375,415) divided by the total Workmen's Compensation benefits paid by all carriers (\$99,747,134) equals the assessment rate (.06391577) applied to each carrier.

CLAIMS ACTIVITY AGAINST FUND

Claims carried from 1980-81	955
New and Re-opened claims against Fund	858
Claims Closed	672
Claims open at end of fiscal year 1981-82	1,141
Total Claims Paid	320
Average Disbursement	\$11,802
Reimbursements Fiscal year 1981-82	\$3,776,858
Reimbursements Fiscal Year 1980-81	\$2,165,351

LAPSED DEATH BENEFITS PAID INTO FUND

Fatal Cases Reviewed	169
1. Above cases fully investigated or litigated	7
2. Recovery	\$154,751

HEARINGS AND OTHER LEGAL PROCEEDINGS

Proceedings Attended	297
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**TOTAL DOLLARS PAID BY THE SECOND INJURY FUND
TO INSURANCE COMPANIES OR SELF-INSURED
FOR FISCAL YEAR 1981-82**

Aetna Casualty & Surety	\$167,757.81
Aetna Insurance	2,500.00
American Motorist	312,875.43
American Mutual	136,490.36
Argonaut Insurance	36,183.18
Associated Indemnity	1,748.16
Becker Sand & Gravel*	45,915.04
Cannon Mills*	19,993.44
Commercial Union	16,176.50
Continental Casualty	7,621.30
Continental Insurance	57,847.47
Dan River*	63,905.18
Electric Mutual Liability	2,417.58
Employers Insurance of Wausau	115,073.36
E.I. DuPont de Nemours*	17,796.75
Federated Mutual	17,137.58
Fidelity & Casualty	15,069.95
Georgia Casualty & Surety	415.25
Georgia-Pacific*	1,561.34
General Accident Group	6,583.11
General Insurance of America	1,315.25
Hartford Accident & Indemnity	12,365.22
Hewitt, Coleman & Associates	111,245.10
Holiday Inns*	10,714.39
Home Indemnity	117,189.12
Randolph W. Hope Company	22,436.90
Ideal Mutual	8,790.95
INA	130,665.28
International Insurance	7,040.41
International Paper*	34,598.71
K-Mart*	26,044.74
Korf Industries*	7,919.15
Korn Industries*	1,652.84
Liberty Mutual	787,296.18
Lumbermens Mutual Casualty	20,344.55
Maryland Casualty	4,325.91
Mt. Vernon Mills*	16,372.74
National Union Fire	8,396.91
Nationwide Mutual	93,238.88

Niagara Fire	16,980.65
North River Insurance	8,750.00
Northwestern National	52,263.00
Palmetto Baking*	2,500.00
Pennsylvania National Mutual Casualty	62,183.75
Potomac Insurance	25,460.33
Riegel Textile*	47,751.65
Royal Globe	15,500.00
Singer*	4,092.50
South Carolina Electric & Gas*	14,459.65
South Carolina Insurance	5,067.69
Spector Freight*	2,847.00
Springs Mills*	24,578.22
St. Paul Insurance	55,438.65
State Workmen's Compensation Fund	396,354.88
Standard Fire	99,155.52
Transportation Insurance	67,560.74
Travelers	123,881.42
U.S. Fidelity & Guaranty	184,831.13
Twin City Fire	11,994.13
Underwriters Adjusting Company	7,367.44
Uniroyal*	11,822.70
U.S. Insurance Group	600.26
Utica Mutual	10,752.41
Westinghouse Electric*	75.86
Winn-Dixie*	57,546.94

*Self-Insured Employer

**INDIVIDUAL EMPLOYERS BENEFITING FROM
REIMBURSEMENT PAID TO INSURANCE COMPANIES OR
SELF-INSURED EMPLOYERS BY THE
SECOND INJURY FUND**

Aiken County CAC	\$24,402.78
Akers Motor Lines	5,191.90
Alice Manufacturing Company	21,262.03
Anderson Memorial Hospital	4,563.90
Anderson Textile	7,559.95
AMAX	49,715.74
American Monorail	6,583.11
Aristar Management	777.52
Asplundh Services	62,420.26
Ballenger Corporation	21,745.31
Becker Sand & Gravel	45,915.04
Belk-Simpson	13,196.27
Belue Trucking	7,367.44
Ben Arnold Company	600.26
Berkeley Electric	22.00
Binswanger Glass	14,592.26
Biscuit King USA	36,436.63
Blair & Hendrix	4,755.21
Braxton Hauling	16,176.50
Browning Ferris	67,560.74
Burnett's TV & Appliance	33,370.00
Butte Knit	19,036.61
Cannon Mills	19,993.44
Carolina Cannery	3,381.44
Celanese Corporation	52,263.00
Chapel Hill Restaurant	46,948.90
Charleston, City of	29,453.72
Chiquola Manufacturing	96,346.00
Christopher Truck Sales	244.18
Clark Schwebel	51,915.01
Clarklift of Columbia	62,183.75
Clearwater Finishing	1,486.78
Columbia Newspaper	11,937.10
Community Cash	6,467.33
Crawford Sprinkler	7,839.32
Crompton & Knowles	11,286.66
Crown Cork & Seal	55,570.00
Dan River, Inc.	63,904.88

Daniel Construction Company	120,696.88
Davis Electrical Contractors	6,400.40
Del Monte Properties	1,748.16
DHEC	14,426.26
Dixie Iron & Metal Corporation	9,953.26
Doschers Dorchester Road	4,221.90
Ducane Heating Company	2,700.00
E.I. DuPont de Nemours	17,796.75
Jack Eckerd Corporation	5,414.34
Edisto Services	39,497.15
Elkay Industries	7,040.41
Essex	10,459.54
FCX, Inc.	76,454.70
General Electric	2,417.58
General Services Division	2,837.64
Georgia Pacific	1,561.34
Globe Oil/USA	43,721.84
Graniteville Company	31,713.17
Greenville, City of	21,066.96
Greenville County Hospital System	59,721.01
Greenville Transit	26,740.76
Hamrick's	3,500.74
Harbet Construction Company	1,889.23
Hartsell Truck	7,960.00
Heath Springs Manufacturing	11,994.13
Hoeschst Fibers	7,621.30
Holiday Inns	10,714.39
Home Health Service	6,549.36
Houndslake Corporation	2,500.00
Hudson's Seafood	14,209.13
S.C. Hutchinson	25,570.00
ICC Realty	7,500.00
Inman Mills	10,399.00
International Paper	34,598.71
ITT Raynoir	26,292.00
Bruce Johnson Trucking	8,267.75
Johnson-McCown Company	29,000.00
Jordan Scrap Metal of Marion	9,915.31
Kendall Company	105,961.67
Kiawah Island	20,207.66
K-Mart	26,044.74
Korf Industries	7,919.15
Korn Industries	1,652.84

Lance, Inc.	13,292.00
La-Z-Boy East	2,797.66
Lewis Truck Lines	860.82
Litton Industries	15,347.60
M. Lowenstein	15,677.17
Lyman Printing & Finishing	31,880.06
E.L. Mansure	195.50
Medical University of South Carolina	4,963.89
Merritt Veterinary Supply	4,325.91
Metal Products, Inc.	12,375.69
McGee-Ballenger Truck Company	59,634.00
Michelin Tire	50,307.92
Milliken	95,925.95
Moncks Corner, Town of	7,620.33
B.L. Montague	5,067.69
Mt. Vernon Mills	16,372.74
Mt. View Nursing Home	24,189.69
C.W. Murphy Ford	29,574.62
North Trident Regional Hospital	24,994.08
Nucor Steel Corporation	122,306.14
Oakwood Mobile Homes	37,948.97
Oconee County	2,104.87
Old Dominion Freight Lines	21,513.42
Orangeburg County Council	47,760.52
Orr Lyon Mills	54,999.18
Ottaray Knitting Mills	140.09
Owens Corning Fiberglass	68,159.54
Palmetto Baking Company	2,500.00
Palmetto Chevrolet Company	5,344.44
Palmetto Loom Reed	5,346.00
Parker Construction Company	25,460.33
Pilot Life Insurance	7,821.66
Pioneer Steel	60,198.10
Pratt Read	8,508.25
Progress Lighting	8,396.91
Reeves Brothers	17,500.00
Richland County	46,779.44
Richland County School District #1	11,411.59
Riegel Textile	47,751.65
Rock Hill Printing & Finishing	773.10
Rockwell International	17,050.59
S & H Crane Service	17,137.58
Sand Dollar Management	15,500.00

Sangamo Electric	13,318.50
Santee Cement	10,432.87
Santee River Wool Combing.....	8,131.73
Sea Pines Plantation	36,183.18
Servomation Corporation	12,680.52
Singer Company	4,092.50
Sky City	10,685.82
Sloan Construction Company.....	8,560.35
Stanley Smith & Sons	12,365.00
S.C. Department of Mental Retardation	24,134.80
S.C. Department of Wildlife	8,594.83
S.C. Department of Youth Services	8,442.84
S.C. Electric & Gas	14,465.69
S.C. Employment Security Commission	19,444.84
S.C. Forestry Commission	47,276.81
S.C. State Board for Technical & Comprehensive Education	28,256.26
Southern Weaving	10,331.96
Spartan Express	2,048.45
Spartanburg General Hospital	7,454.31
Spector Freight Lines	2,847.00
Springs Mills	24,578.23
St. Francis Community Hospital	13,338.60
Standard Trucking	4,576.80
J.P. Stevens	162,938.62
Stone Manufacturing Company	5,797.09
Summerville, Town of	17,861.96
Talon, Division of Textron	10,788.32
Textile Maintenance	16,398.00
Textile Maintenance & Repair	8,750.00
Textize Chemical	10,752.41
Town & Country	1,315.25
Transport Service Corporation	19,002.02
Tri-County Electric	15,763.13
Twin City Lumber	6,223.93
Union Carbide	7,000.00
Union County Schools	11,926.91
Uniroyal	11,822.70
University of South Carolina	18,039.85
Utilities Construction Company	52,653.19
W & W Haulers	415.25
Waffle House	22,343.52
Westinghouse Electric.....	75.86

Wetterau	1,854.38
Winn-Dixie.....	57,546.94
York Electric.....	999.05

CLAIMS REPORTED BY:**A. Insurance Carriers**

Aetna Casualty & Surety	65
Aetna Insurance	10
Aetna Life & Casualty	6
Alexsis	1
American Casualty Company	3
American International Adjustment Company ..	5
American Motorist	29
American Mutual	28
American States	5
Associated Indemnity	3
Atlantic Mutual	1
Cincinnati Insurance	3
CNA	14
Commerce & Industry Insurance	1
Commercial Union Assurance	5
Consolidated American	1
Electric Mutual	2
Employers Insurance of Wausau	17
Federal Insurance	5
Federated Mutual	2
Fidelity & Casualty	1
Fidelity & Guaranty Insurance Underwriters	1
Fireman's Fund	2
General Accident	3
Georgia Casualty & Surety	1
Great American	4
Hanover Insurance	1
Harleysville Insurance	5
Hartford Accident & Indemnity	16
Home Insurance Company	26
Ideal Mutual	1
INA	12
Liberty Mutual	115
Lumbermens Mutual Casualty	2
Maryland Casualty	9
Mission Insurance	1
National Union Fire	3
Nationwide	5
New Hampshire	2
North River Insurance	1

Northwestern National	6
Pacific Employers	1
Pennsylvania National Mutual Casualty	2
Potomac Insurance	1
Royal Insurance	3
Sentry Insurance	2
Shelby Mutual	2
South Carolina Insurance	5
St. Paul Fire & Marine	4
Standard Fire	5
State Workmen's Compensation Fund	83
Transit Insurance	1
Transport Indemnity	1
Transportation Insurance	5
Travelers	11
Twin City Fire & Marine	1
U.S. Fidelity & Guaranty	36
U.S. Fire Insurance	1
U.S. Insurance Group	3

B. Self-Insured Servicing Companies

Bayley, Fay & Martin	1
Chubb Group	1
Crawford & Company	17
Gay & Taylor	6
Hewitt, Coleman & Associates	53
Randolph W. Hope Company	13
Fred S. James & Company	16
Kemper Group	28
Seibels, Bruce & Company	18
Underwriters Adjusting Company	30
Walker, Hunter & Associates	1

C. Self-Insured Employers

Baker Memorial Hospital	1
C.R. Bard, Inc.	2
Cannon Mills	2
Carolina Eastman	3
Coastal Lumber Company	1
Dan River, Inc.	2
Duke Power Company	6

